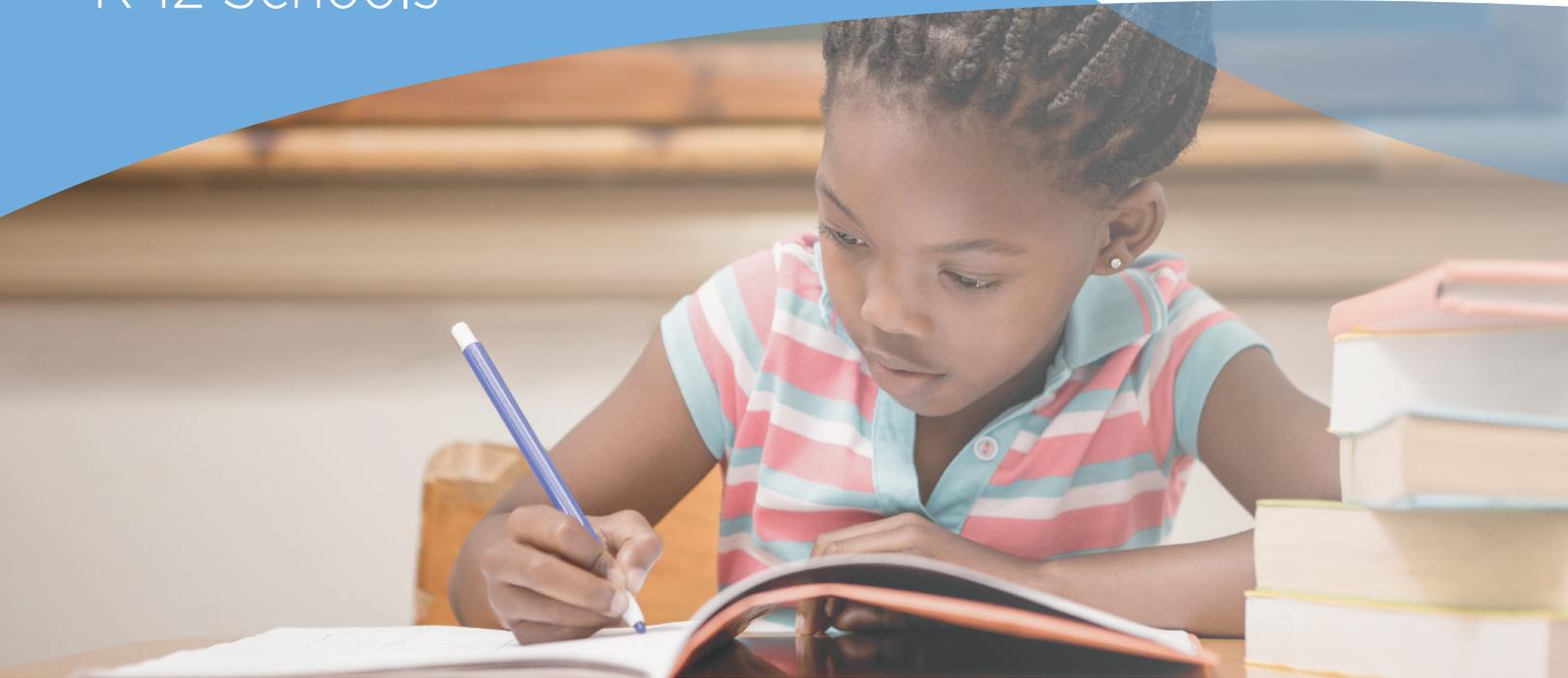


Property Insurance Overview of Services for K-12 Schools



Insurance | Risk Management | Consulting



Gallagher's Property Insurance and Risk Management team works with industry-leading underwriters, and employs innovative tools, data analytics and thorough analysis to build property programs that close coverage gaps and guard you against loss.

Our team works with companies of all sizes and types, including commercial business and municipalities to religious and scholastic organizations. Our property specialists have wide-ranging industry-specific expertise that provides you with market insights relevant to your business and offers client-centric solutions across the globe.

We work with our clients to develop property insurance programs that meet their current needs while also being flexible enough to grow and expand by providing multiple options inclusive of various program structures, coverage, limits and pricing.

We go beyond simple property analysis to provide a complete risk management program, including loss control, pre- and post-loss planning, and property engineering.

	167,400+ clients served globally	260+ dedicated specialists	 \$4+ billion in premium placed globally
950+ offices in 49 countries	\$2 billion U.S. premium placed	26+ industry practices with property risk solutions unique to their sector	

A data-enabled practice with global reach:

As a leading global property insurance broker, our expertise gives us insight into trends, and the ability to manage complex property risks across states and countries. Our team, whether located in the U.S. or abroad, delivers these services:

- Marketwide reconnaissance on current and expected property outlook
- Information about carrier developments
- Intelligence on new products and services available to our clients
- Global standards, best practices and service enhancements for our customers

Natural catastrophe modeling and analytics:

We use industry-leading models to assess your exposure to catastrophic risk. Our comprehensive approach to risk assessment and risk transfer helps our clients to be better prepared for catastrophic loss both financially and with recovery. Our modeling addresses scenarios such as:

- Earthquakes with subsequent fires
- Windstorms, storm surges and demand surges
- Flood
- Terrorism

Gallagher Forecast is our online analytics platform that provides actionable insights for planning, monitoring and responding to natural catastrophe events, including wind, flood, wildfire, tornado, hail, winter storms and pandemics.

- Delivers alerts prior to and during catastrophic events that identify which assets are exposed to an event
- Enables our clients to better plan, monitor and respond to natural catastrophes
- Simulates how an insurance program would respond under different scenarios

The Gallagher Way. Since 1927.

Our services include:

- Risk analysis and consulting
- Coverage review
- In-depth analysis of risk retention versus risk transfer
- Claims management and advocacy
- Industry benchmarking
- Loss prevention and loss control
- Catastrophe modeling
- Data quality scoring

Our solutions include:

- Manuscript forms and industry-specific coverages
- Global programs
- Parametric risk solutions
- Crisis risk management
- Fronting
- Deductible buy-downs
- Multi-year, multi-line programs
- Catastrophic coverage (coastal risks, flood, earthquake zones, terrorism risks)
- Pandemic/communicable disease
- Contingency products

Appraisal services:

Our partner, Gallagher Bassett Services, provides proven valuation methods that appraise buildings, contents, machinery, equipment, furniture, fixtures and leasehold improvement to establish true insurance replacement values. We offer a cost-estimator report and value-verification form, along with orderly and forced liquidation appraisals. Our process includes:

- Establishing the proper level of insurance coverage
- Maintaining up-to-date appraisals
- Assisting clients in the claims process if a loss occurs



The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

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